United States Bankruptcy Court Middle District of Pennsylvania

Case No. 23-00180-HWV In re: Stephen Marc Troy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 3 Date Rcvd: Jan 30, 2023 Form ID: 309I Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol		Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2023:

Recip ID	cipient Name and Address	
db	phen Marc Troy, 15 N Middlesex Road, Carlisle, PA 17013-1628	
5518561	JSON TROY, 15 N MIDDLESEX ROAD, CARLISLE, PA 17013-1628	
5518562	LY FINANCIAL INC, ATT CEO JEFFREY J BROWN, ALLY DETROIT CENTER, DETROIT, MI 48226	
5518563	MEDIN MESIC OWNER, MESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540	
5518566	APITAL ADVANCE SERVICES LLC, REGISTERED AGENT, 187 WOLF ROAD, STE 101, ALBANY, NY 12205-1138	
5518568	NWMESTGATE, BANKRUPTCY NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125	
5518569	G MERCHANT SOLUTIONS LLC, 201 NJ-17 #805, RUTHERFORD, NJ 07070	
5518571	MMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAXES, DEPT 280432, HARRISBU . 17128-0432	RG,
5518573	DRPORATION SERVICE COMPANY, 801 ADLAI STEVENSON DRIVE, SPRINGFIELD, IL 62703-4261	
5518575	JMBERLAND COUNTY TAX BUREAU, 21 WATERFORD DRIVE, STE 201, MECHANICSBURG, PA 17050-8268	
5518576 +	ELMARVA POWER & LIGHT COMPANY, 500 N WAKEFIELD DRIVE 92DC42, LEGAL DEPT 92DC42, NEWARK DE 702-5440 address filed with court:, DELMARVA POWER, PO BOX 231, WILMINGTON, DE 19899-0231	
5518580	WIN FUNDING LLC, 25 MAIN STREET, STE 11, EDISON, NJ 08837-3448	
5518583	TORT WAREHOUSES INC, 405 N EAST STREET, CARLISLE, PA 17013-2000	
5518582	TORT WAREHOUSES INC, 405 NORTH EAST STREET, CARLISLE, PA 17013-2000	
5518586	ESIC SERVICES, 912 HARRISBURG PIKE, CARLISLE, PA 17013-1540	
5518587	DDLESEX TWP MUNICIPAL AUTHORITY, 350 N MIDDLESEX RD #2, CARLISLE, PA 17013-8422	
5518589	M CAPITAL LLC, 39 BROADWAY 1908, NEW YORK, NY 10006-3003	
5518595	ICIA D NAYLOR ESQUIRE, BARIC & SCHERER LLC, 19 W SOUTH STREET, CARLISLE, PA 17013-3445	

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: karagendron@gmail.com	Date/Time	Recipient Name and Address
aty		Jan 30 2023 18:43:00	Kara Katherine Gendron, Mott & Gendron Law, 125 State Street, Harrisburg, PA 17101
tr	Email/Text: info@pamd13trustee.com	Jan 30 2023 18:43:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Jan 30 2023 18:43:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr	+ EDI: RECOVERYCORP.COM	Jan 30 2023 23:49:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5518564	Email/PDF: bncnotices@becket-lee.com	Jan 30 2023 18:56:59	AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871
5518565	+ EDI: CITICORP.COM	Jan 30 2023 23:49:00	BBY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5518567	EDI: CAPITALONE.COM	Jan 30 2023 23:49:00	CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5518570	EDI: PENNDEPTREV	Jan 30 2023 23:49:00	COMM OF PA DEPT OF REVENUE, BUREAU

Form ID: 309I Total Noticed: 43 Date Rcvd: Jan 30, 2023 OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 5518570 Email/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2023 18:43:00 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 5518572 EDI: PENNDEPTREV Jan 30 2023 23:49:00 COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 5518572 Email/Text: RVSVCBICNOTICE1@state.pa.us Jan 30 2023 18:43:00 COMMONWEALTH OF PA, DEPT OF REV, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946 5518574 Email/Text: ebnnotifications@creditacceptance.com Jan 30 2023 18:43:00 CREDIT ACCEPTANCE, 25505 W 12 MILE ROAD, STE 3000, SOUTHFIELD, MI 48034-8331 5518596 Email/Text: ra-li-occ-esbkpt-hbg@pa.gov Jan 30 2023 18:43:00 UNEMP COMP OVERPAYMENT MATTERS. DEPT OF L&I - OFFICE OF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121 5518577 + Email/Text: NissanBKNotices@nationalbankruptcy.com INFINITI FIN, PO BOX 660366, DALLAS, TX Jan 30 2023 18:43:00 75266-0366 EDI: IRS COM 5518578 INTERNAL REVENUE SERVICE - CIO. PO Jan 30 2023 23:49:00 BOX 7346, PHILADELPHIA, PA 19101-7346 5518581 EDI: JPMORGANCHASE Jan 30 2023 23:49:00 JPMCB CARD, PO BOX 15369, WILMINGTON, DE 19850 5518585 Email/Text: camanagement@mtb.com Jan 30 2023 18:43:00 M&T BANK MORTGAGE, LENDING SERVICES CORRESPONDENCE ADDRESS, PO BOX 1288, BUFFALO, NY 14240-1288 5518588 $+ \quad Email/Text: Nissan BKN otices@national bankruptcy.com$ Jan 30 2023 18:43:00 NISSAN INF LT, PO BOX 660366, DALLAS, TX 75266-0366 5518590 + Email/Text: collections@sidneyfcu.org SIDNEY FCU, 42 UNION STREET, SIDNEY, Jan 30 2023 18:43:00 NY 13838-1440 5518591 + Email/Text: bankruptcy@sw-credit.com Jan 30 2023 18:43:00 SW CREDIT SYS, 4120 INTERNATIONAL PKWY STE 1100, CARROLLTON, TX 75007-1958 5518592 + EDI: RMSC.COM Jan 30 2023 23:49:00 SYNCB/PPC, PO BOX 965015, ORLANDO, FL 32896-5015 + EDI: RMSC.COM 5518657 Synchrony Bank, c/o PRA Receivables Jan 30 2023 23:49:00 Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 5518593 + Email/Text: Atlanticus@ebn.phinsolutions.com

User: AutoDocke

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TBOM/FORTIVA, PO BOX 105555, ATLANTA,

THD/CBNA, PO BOX 6497, SIOUX FALLS, SD

WELLS FARGO CARD SERVICES, PO BOX 14517, DES MOINES, IA 50306-3517

WESTGATE RESORTS, 5601 WINDHOVER

UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,

HARRISBURG, PA 17121-0751

DRIVE, ORLANDO, FL 32819

GA 30348-5555

57117-6497

TOTAL: 27

5518594

5518597

5518598

5518599

EDI: CITICORP.COM

EDI: WFFC2

+ Email/Text: ra-li-occ-esbkpt-hbg@pa.gov

Email/Text: bankruptcy_notices@wgresorts.com

District/off: 0314-1

BYPASSED RECIPIENTS

Jan 30 2023 18:43:00

Jan 30 2023 23:49:00

Jan 30 2023 18:43:00

Jan 30 2023 23:49:00

Jan 30 2023 18:43:00

District/off: 0314-1 User: AutoDocke Page 3 of 3
Date Rcvd: Jan 30, 2023 Form ID: 309I Total Noticed: 43

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID5518584 **Bypass Reason**Name and Address
LIEN HOLDER

5518579 * IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2023 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13trustee.com

Kara Katherine Gendron

on behalf of Debtor 1 Stephen Marc Troy

karagendronecf@gmail.com; doriemott@aol.com; bethsnyderecf@gmail.com; mottgendronecf@gmail.com; ecf.mottgendron@gmail.com; doriemott.gendronecf@gmail.com; doriemott.gendronecf.gendronec

1.com;MottGendronLaw@jubileebk.net

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:				
Debtor 1:	Stephen Marc Troy	Social Security number or ITIN: xxx-xx-9927	xxx-xx-9927	
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 1/27/23		
Case number:	1:23-bk-00180-HWV			

Official Form 3091

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Stephen Marc Troy	
2.	All other names used in the last 8 years		
3.	Address	15 N Middlesex Road Carlisle, PA 17013	
	Debtor's attorney Name and address	Kara Katherine Gendron Mott & Gendron Law 125 State Street Harrisburg, PA 17101	Contact phone 717 232-6650
			Email: karagendron@gmail.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097
			Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office	Documents in this case may be filed at this address. You may inspect all records filed in his case at this office or online at	Hours open:
	Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.		Monday – Friday 9:00 AM to 4:00 PM
			Contact phone (717) 901–2800
			Date: 1/30/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

Debtor Stephen Marc Troy Case number 1:23-bk-00180-HWV

7. Meeting of creditors Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Debtors must attend the meeting to March 9, 2023 at 09:00 AM (by video conf.) be questioned under oath. In a joint Zoom link details. case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Any other party wishing to appear: You must email the Trustee's Office at Creditors may attend, but are not so, the date will be on the court docket. required to do so. info@pamd13trustee.com prior to the meeting and you will be emailed *** Valid photo identification and proof of social security number are required *** instructions. 8. Deadlines Filing deadline: 5/8/23 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/7/23 (except governmental units): Filing deadline: 7/26/23 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed 12. Exempt property to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. 13. Discharge of debts However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2

exemptions in line 8.